

Fill in this information to identify the case:

Debtor 1 Katherine E Weigand

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 18-12487-elf

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Federal National Mortgage AssociationCourt claim no. (if known): 16

Last 4 digits of any number you use to
identify the debtor's account:

1 3 3 4

Date of payment change:

Must be at least 21 days after date
of this notice

08/01/2021

New total payment:

\$ 1,237.35

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Change in escrow.

Current escrow payment: \$ 321.93New escrow payment: \$ 366.56

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Katherine E Weigand
First Name Middle Name Last Name

Case number (if known) 18-12487-elf

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Michelle R. Ghidotti-Gonsalves

Signature

Date 07/07/2021

Print: Michelle R. Ghidotti-Gonsalves
First Name Middle Name Last Name

Title Authorized Agent for Secured Creditor

Company Ghidotti Berger, LLP

Address 1920 Old Tustin Ave.
Number Street
Santa Ana CA 92705
City State ZIP Code

Contact phone 949-427-2010

Email bknotifications@ghidottiberger.com



1-866-949-0136

<https://myloanweb.com/AlliedMortgage>

ACCOUNT NUMBER: [REDACTED]

020

DATE: 06/21/21

JAMES F LAWLESS III
 KATHERINE WEIGAND
 4227 LANSING STREET
 PHILADELPHIA, PA 19136

PROPERTY ADDRESS
 4227 LANSING STREET
 PHILADELPHIA, PA 19136

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 08/01/2021 THROUGH 07/31/2022.

----- ANTICIPATED PAYMENTS FROM ESCROW 08/01/2021 TO 07/31/2022 -----

HOMEOWNERS INS	\$1,679.00
PMI	\$852.96
CITY	\$1,793.14
TOTAL PAYMENTS FROM ESCROW	\$4,325.10
MONTHLY PAYMENT TO ESCROW	\$360.42

----- ANTICIPATED ESCROW ACTIVITY 08/01/2021 TO 07/31/2022 -----

ANTICIPATED PAYMENTS				ESCROW BALANCE COMPARISON	
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			STARTING BALANCE -->	\$1,662.32	\$1,736.10
AUG	\$360.42	\$71.08	PMI	\$1,951.66	\$2,025.44
SEP	\$360.42	\$71.08	PMI	\$2,241.00	\$2,314.78
OCT	\$360.42	\$71.08	PMI	\$2,530.34	\$2,604.12
NOV	\$360.42	\$71.08	PMI	\$2,819.68	\$2,893.46
DEC	\$360.42	\$71.08	PMI	\$3,109.02	\$3,182.80
JAN	\$360.42	\$71.08	PMI	\$3,398.36	\$3,472.14
FEB	\$360.42	\$1,679.00	HOMEOWNERS INS	\$2,079.78	\$2,153.56
		\$71.08	PMI	\$2,008.70	\$2,082.48
MAR	\$360.42	\$71.08	PMI	\$2,298.04	\$2,371.82
		\$1,793.14	CITY	L1-> \$504.90	L2-> \$578.68
APR	\$360.42	\$71.08	PMI	\$794.24	\$868.02
MAY	\$360.42	\$71.08	PMI	\$1,083.58	\$1,157.36
JUN	\$360.42	\$71.08	PMI	\$1,372.92	\$1,446.70
JUL	\$360.42	\$71.08	PMI	\$1,662.26	\$1,736.04

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (L1) IS LESS THAN THE REQUIRED BALANCE (L2), THEN YOU HAVE AN ESCROW SHORTAGE. **YOUR ESCROW SHORTAGE IS \$73.78.**

CALCULATION OF YOUR NEW PAYMENT

PRIN & INTEREST	\$870.79
ESCROW PAYMENT	\$360.42
SHORTAGE PYMT	\$6.14
NEW PAYMENT EFFECTIVE 08/01/2021	\$1,237.35

***** Continued on reverse side *****

YOUR ESCROW CUSHION FOR THIS CYCLE IS \$578.68.

ACCOUNT HISTORY

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING 08/01/2020 AND ENDING 07/31/2021. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEGING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATION ONLY AND REQUIRES NO ACTION ON YOUR PART.

YOUR PAYMENT BREAKDOWN AS OF 08/01/2020 IS:

PRIN & INTEREST \$870.79
 ESCROW PAYMENT \$321.93
 BORROWER PAYMENT \$1,192.72

PAYMENTS TO ESCROW			PAYMENTS FROM ESCROW			ESCROW BALANCE	
MONTH	PRIOR PROJECTED	ACTUAL	PRIOR PROJECTED	ACTUAL	DESCRIPTION	PRIOR PROJECTED	ACTUAL
AUG	\$321.93	\$359.89 *	\$71.08		STARTING BALANCE	\$1,755.95	\$1,404.48
AUG				\$71.08	PMI	\$2,006.80	\$1,693.29
SEP	\$321.93	\$359.89 *	\$71.08		PMI	\$2,257.65	\$1,982.10
SEP				\$71.08	PMI		
OCT	\$321.93	\$321.93	\$71.08		PMI	\$2,508.50	\$2,232.95
OCT				\$71.08	PMI		
NOV	\$321.93	\$321.93	\$71.08		PMI	\$2,759.35	\$2,483.80
NOV				\$71.08	PMI		
DEC	\$321.93	\$321.93	\$71.08		PMI	\$3,010.20	\$2,734.65
DEC				\$71.08	PMI		
JAN	\$321.93	\$321.93	\$71.08		PMI	\$3,261.05	\$1,306.50
JAN				\$71.08 *	PMI		
JAN				\$1,679.00	HOMEOWNERS INS		
FEB	\$321.93	\$321.93	\$1,235.00		HOMEOWNERS INS T->	\$501.70	\$1,557.35
FEB				\$71.08 *	PMI		
FEB			\$71.08		PMI		
FEB			\$1,775.20		CITY		
MAR	\$321.93	\$321.93	\$71.08		PMI	\$752.55	A-> \$15.06
MAR				\$1,793.14 *	CITY		
MAR				\$71.08	PMI		
APR	\$321.93	\$321.93	\$71.08		PMI	\$1,003.40	\$265.91
APR				\$71.08	PMI		
MAY	\$321.93	\$321.93	\$71.08		PMI	\$1,254.25	\$516.76
MAY				\$71.08	PMI		
JUN	\$321.93	\$321.93	\$71.08		PMI	\$1,505.10	\$767.61
JUN				\$71.08	PMI		
JUL	\$321.93	\$0.00	\$71.08		PMI	\$1,755.95	\$767.61
	\$3,863.16	\$3,617.15	\$3,863.16	\$4,254.02			

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS \$501.70. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS \$15.06.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Determining your Shortage or Surplus

Shortage:

Any shortage in your escrow account is usually caused by one the following items:

- An increase, if any, in what was paid for insurance and/or taxes from your escrow account.
- A projected increase in taxes for the upcoming year.
- The number of months elapsed from the time of these disbursements to the new payment effective date.

Shortages are divided evenly of the next twelve months. To reduce the increase in your monthly payment, the shortage can be paid either partially or in full.

Surplus:

A surplus in your escrow account is usually caused by one the following items:

- The insurance/taxes paid during the past year were lower than projected.
- A refund was received from the taxing authority or insurance carrier.
- Additional funds were applied to your escrow account.

If your surplus is \$50.00 or greater and your loan was contractually current at the time when the analysis was run or calculated, a check will be sent to you. If your surplus is less than \$50.00, the funds will be retained in your escrow account.

ACCOUNT NUMBER: [REDACTED]

JAMES F LAWLESS III
KATHERINE WEIGAND
4227 LANSING STREET
PHILADELPHIA, PA 19136

PROPERTY ADDRESS
4227 LANSING STREET
PHILADELPHIA, PA 19136

Annual PMI Notification (originated after 7-29-99)

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). The premium for the insurance is added to your loan payments. PMI protects lenders against financial loss when borrowers default. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: You have the right to request that PMI be canceled on or after either of these dates:

- (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or
- (2) the date the principal balance actually reaches 80 % of the original value of the property.

PMI will only be canceled on these dates if:

- (1) you submit a written request for cancellation;
- (2) you have a good payment history; and
- (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property.

A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date.

"Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

Automatic Termination of PMI: If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments.

In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

CERTIFICATE OF SERVICE

On July 7, 2021, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR(S)
ROBERT NEIL BRAVERMAN

rbraverman@mcdowelllegal.com

TRUSTEE
WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com

US TRUSTEE
US Trustee

USTPRegion03.PH.ECF@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll
Brandy Carroll

On July 7, 2021, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

Debtor(s) Katherine E Weigand 4227 Lansing Street Philadelphia, PA 19136	
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll
Brandy Carroll